CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I li kewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: September 16, 2016

Tashica Davis D

Attorney /s/Yisroel Y. Moskovits

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Debtor 1 Tashica	D	Davis	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 6: Answer These Que	estions for Reporting Purp	oses	obte2 Consumer debts are	defined in 11 U.S.C. § 101(8) as
16. What kind of debts do you have?	"incurred by an indiving No. Go to line 16 Yes. Go to line 17	idual primarily for b. 7. arily business deles or investment or c. 7.	a personal, family, or nouse bts? Business debts are de through the operation of th	ebts that you incurred to obtain he business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid	apter 7. Do you esti that funds will be av	mate that after any exempt pr ailable to distribute to unsecu	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,0 10	000-5,000 101-10,000 .001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10 \$5	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10 \$5	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below		II - I - I - I - I - I - I - I -	nder penalty of periun, that	t the information provided is true and
For you	correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents mout this document, I have of I request relief in accordance.	er Chapter 7, I am ode. I understand he and I did not pa obtained and read ce with the chapte e statement, conc tycy case can resul	aware that I may proceed, in the relief available under early or agree to pay someone the notice required by 11 Lear of title 11, United States ealing property, or obtaining the infines up to \$250,000,000.	if eligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill J.S.C. § 342(b). Code, specified in this petition. In g money or property by fraud in or imprisonment for up to 20 years, or
	Executed on 10/21	/2016 1 / DD / YYYY	Executed	on

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Fill in this info	rmation to identify your cas	se:		
Debtor 1	Tashica	D	Davis	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northem	District of Illinois	
			(State)	ł
Case number (If known)				Check if this is ar
Official	Form 106Dec			amended filing
	The state of the s			12/15
Declarat	tion About an lì	ndividual Deb	tor's Schedules	127.10
Part 1: Sig		ne who is NOT an atto	rney to help you fill out bankrup	otcy forms?
Dia you p	say or agree to pay someo	He will is not an acce	,	
✓ No Yes.	Name of person		Attach Bankruptcy Petit. Signature (Official Form	ion Preparer's Notice, Declaration, and 119).
that they	enalty of perjury, I declared are true and correct.	That I have read the su	ummary and schedules filed with	

Date

MM/DD/YYYY



Date 10/21/2016 MM/DD/YYYY

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Debtor 1	Tashica	D		Davis	Case number (if known)
	First Name	Midd	le Name	Last Name	Annual and the second of the s
8. Wii	thin 2 years before editors, or other pa	you filed for ban rties.	kruptcy, did yo	ou give a financial state	ment to anyone about your business? Include all financial institutions,
	No Yes. Fill in the det	ails below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Number Street			-	
	Number Street				
	City	State	Zip Code	_	
20-1-10	Sign Below				
	and correct. I under nkruptcy case can	result in fines up			ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
		0/21/2016			
Did y	ou attach addition	al pages to Your	Statement of	Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
	No Yes				
اسا Did v	ou pay or agree to	pay someone wi	no is not an at	torney to help you fill o	ut bankruptcy forms?
	No				
	ino Yes. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

TW

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Debtor	Tashica	D	Davis	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Pers	onal Property Leases		
For any		lease that you listed in So	ases are leaded u	tory Contracts and Unexpired Leases (Official Form 106G), fill in the hat are still in effect; the lease period has not yet ended. You may 11 U.S.C. § 365(p)(2).
	scribe your unexpired persona			Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Part 3:	Sign Below			
Unde prope	r penalty of perjury, I declare erty that is subject to an unex	that I have indicated my pired lease.	intention about a	iny property of my estate that secures a debt and any personal
,	gnature of Debtor 1	bus	<i>*</i>	Signature of Debtor 1
	ate 10/21/2016 MM/DD/YYYY			Date MM/DD/YYYY
			()	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Davis, Tashica D	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFI	CATION OF CREDITOR MAT	RIX
T knowledg		fy that the attached list of creditors is tru	ue and correct to the best of their
Date:	10/21/2016	/s/ Davis, Tashica Davis, Tashica D Signature of Deb	

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	Part 1: Identify Yourself						
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):					
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's		First name					
	Middle name Davis	Middle name					
license or passport	Last name	Last name					
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)					
2. All other names you							
have used in the	First name	First name					
last 8 years Include your married or	Middle name	Middle name					
maiden names.	Last name	Last name					
	First name	First name					
	Middle name	Middle name					
	Last name	Last name					
3. Only the last 4 digits of your	XXX - XX5536	xxx - xx-					
digits of your Social Security number or federal	OR	OR					
Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-					

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De	ebtor 1 <u>Tashica</u>	D	Davis	Case number (if kr	nown)	
	First Name	Middle Name	Last Name			
		About Debtor 1:		About Deb	tor 2 (Spouse Only	y in a Joint Case):
4.	Any business names and Employer	✓ I have not used any busines	s names or EINs.	I have not used any business names or EINs.		
Identification Numbers (EIN) you have used in the		Business name	Business name			
	last 8 years	Business name		Business na	ame	
	Include trade names and doing business as names	EIN		EIN	_	
		EIN	•	EIN		
5.	Where you live			If Debtor 2 li	ives at a different addr	ress:
		770 Asbury Dr. Number Street		Number	Street	
		Glendale Heights Illinois	60139			
		City State	Zip Code	City	State	Zip Code
		Du Page County		County		
		If your mailing address is differ fill it in here. Note that the court this mailing address.			mailing address is diffe that the court will send an	erent from yours, fill it ny notices to this mailing
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6.	Why you are choosing this	Check one:		Check one:		
	district to file for bankruptcy	Over the last 180 days befo lived in this district longer the			last 180 days before filin	
		I have another reason. Expla	ain. (See 28 U.S.C. §§ 1408.)	I have an	nother reason. Explain. (S	See 28 U.S.C. §§ 1408.)

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Debtor 1 Iashica	D Davis Case number (if known)
First Name Part 2: Tell the Court	Middle Name Last Name About Your Bankruptcy Case
7. The chapter of the Bankruptcy Code you are choosing file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.
8. How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District When MM / DD / YYYY Case number MM / DD / YYYY District When MM / DD / YYYY Case number MM / DD / YYYY District When MM / DD / YYYY Case number MM / DD / YYYY
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case wit you, or by a business partner, by an affiliate?	Yes. Debtor Relationship to you District When Case number, if known MM / DD / YYYY Debtor Relationship to you
11. Do you rent your residence?	 No. Go to line 12. ✓ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. ✓ Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

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Debtor 1 Iashica First Name		D Midd	lle Name	Last Name	Case number	er (if known)		
Part 3: Report About Any	y Bus				or			
12. Are you a sole proprietor of any full- or part-time business?	✓	No. Yes.	Go to Part 4. Name and location of I	business				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.			Single Asset R Stockbroker (as	Street Street box to describe y usiness (as define eal Estate (as defi s defined in 11 U.S oker (as defined in	d in 11 U.S.C. § 101(27 ined in 11 U.S.C. § 101	**	е	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	dead opera	llines. If y ations, ca C. § 11 1 No.	ou indicate that you are ash-flow statement, and 6(1)(B). I am not filing under C I am filing under Chap Bankruptcy Code.	a small business of federal income tal hapter 11. ster 11, but I am No	debtor, you must attach y x return or if any of thes OT a small business de	your most recent bala e documents do not btor according to the		11
Dan art if You Ou	ш 					_	ition in the Bankruptcy Code.	
Part 4: Report if You Ow 14. Do you own or have any property that poses or is alleged		No.	What is the hazard?	operty or Any	Property That No	eeds immediate	Attention	
to pose a threat of imminent and identifiable hazard to public health or safety? Or do you			If immediate attention is Where is the property?	needed, why is it r	needed?			
own any property that needs immediate attention?			where is the property:	Number	Street			
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	S	state	Zip Code	

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Debtor 1 Tashica Davis Case number (if known) First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in

Active duty. I am currently on active military duty in a military combat zone.

person, by phone, or through the

internet, even after I reasonably tried

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

to do so.

person, by phone, or through the

a military combat zone.

to do so.

If you believe you are not required to receive a briefing

credit counseling with the court.

about credit counseling, you must file a motion for waiver of

internet, even after I reasonably tried

I am currently on active military duty in

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Debtor 1 Tashica	D Middle Name	Davis Case number (if know	m)			
Part 6: Answer These Qu	uestions for Reporting Purpo					
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? No. Yes.					
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below						
For you	and correct. If I have chosen to file under 11,12, or 13 of title 11, United choose to proceed under Chall fino attorney represents me ame fill out this document, I had I request relief in accordance I understand making a false sconnection with a bankruptcy years, or both. 18 U.S.C. §§ 1 /s/ Tashica Davis Signature of Debtor 1 Executed on	and I did not pay or agree to pay some ave obtained and read the notice require with the chapter of title 11, United Statement, concealing property, or obtaicase can result in fines up to \$250,000,152, 1341, 1519, and 3571.	eed, if eligible, under Chapter 7, available under each chapter, and I eone who is not an attorney to help red by 11 U.S.C. § 342(b). tes Code, specified in this petition. Aining money or property by fraud in 0, or imprisonment for up to 20			

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Debtor 1 Tashica		D	Davis						
	First Name	Middle Name	Last Name						
For your attorney, if you are represented by one If you are not represented by an attorney, you do not		I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delived to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applied certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
	o file this page.	/s/ Yisroel Y Mosko Signature of Attorney		Date	10/21/2016 MM / DD / YYYY				
		Yisroel Y Moskovits Printed name Semrad Law Firm							
		Firm name							
		10 N. Martingale Roa Street Suite 400	d						
		Schaumburg		Illinois	60173				
		City Contact phone	3122543191	State Email address	Zip Code imoskovits@semradlaw.com				
		Bar number			ois				
		Dai numbei		Stat	l U				

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Fill in this info	rmation to identify your cas	e:		
Debtor 1	Tashica First Name	D Middle Name	Davis Last Name	
Debtor 2		Middle Name	Last Name	
(Spouse, if filing	ng) First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Clair)	

Check if this is ar
amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$12,450.00
1c. Copy line 63, Total of all property on Schedule A/B	\$12,450.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$5,544.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$49,437.00
Your total liabilities	\$54,981.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,286.55
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,255.00

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De	btor 1		D	Davis	Case n	umber (if known)		
		First Name	Middle Name	Last Name				
Par	t 4:	Answer These Questions	s for Administr	ative and Statistical I	Records			
6.	Are yo	ou filing for bankruptcy under C	Chapters 7, 11, or	13?				
		lo. You have nothing to report on t	this part of the form.	Check this box and submit t	his form to the co	ourt with your other schedules	5.	
	✓ Y	es.						
7. \	What I	kind of debt do you have?						
		our debts are primarily consur amily, or household purpose. 11 U						
		our debts are not primarily connis form to the court with your other		u have nothing to report on th	is part of the form	n. Check this box and submit		
8.		n the <i>Statement of Your Curre</i> , 122A-1 Line 11; OR , Form 122B	•		onthly income fro	m Official	\$2,102.54	
9.	Cop	by the following special catego	ories of claims from	m Part 4, line 6 of Schedul	e E/F:			
	Fro	m Part 4 on Schedule E/F, cop	y the following:			Total claim		
	9a.	Domestic support obligations (Co	opy line 6a.)			\$0.00		
	9b.	Taxes and certain other debts you	owe the governme	nt. (Copy line 6b.)		\$0.00		
	9c. (Claims for death or personal injur	y while you were int	toxicated. (Copy line 6c.)		\$0.00		
	9d.	Student loans. (Copy line 6f.)				\$24,395.00		
		Obligations arising out of a separa	ation agreement or	divorce that you did not repo	ort as	\$0.00		
	prio	rity claims. (Copy line 6g.)						
	9f. [Debts to pension or profit-sharing	plans, and other si	milar debts. (Copy line 6h.)		\$0.00		
	9a.	Total. Add lines 9a through 9f.			Ī	\$24 395 00		

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Fill in this info	ormation to identify your case	:			
Debtor 1	Tashica	D	Davis		
Dobto: 1	First Name	Middle Na			
Debtor 2					
(Spouse, if fi	ling) First Name	Middle Na	ame Last Name		
United State	s Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case numbe If known)	<u> </u>				
,	Form 106A/B				Check if this is an amended filing
chadi	ule A/B: Prope	rtv			1
. Do you o			and, or Other Real Estate any residence, building, land, or	You Own or Have an Intere similar property?	st In
☐ Ye	es. Where is the property?				
1.1 <u></u>	treet address, if available, or o		What is the property? Check all t Single-family home Duplex or multi-unit building	the amount of any	ured claims or exemptions. Pu secured claims on <i>Schedule D</i> ove Claims Secured by Proper
_			Condominium or cooperative Manufactured or mobile home	Current value of entire property?	the Current value of the portion you own?
_	umber Street	7in Code	Land Investment property Timeshare Other	interest (such as	ure of your ownership fee simple, tenancy by a life estate), if known.
C	ity State		Who has an interest in the propone.	erty? Check Check if this (see instruct	is community property ions)

If you own or have more than one, list here:

1.2

01		and the same described the same	Single-lamily nome
Street addi	ress, if available, o	or other description	Duplex or multi-unit building
			Condominium or cooperative
			Manufactured or mobile home
			Land
Number	Street		Investment property
City	State	Zip Code	Timeshare Other
			Who has an interest in the property? Check one. Debtor 1 only

Debtor 2 only

Single-family home

Debtor 2 only

Debtor 1 and Debtor 2 only

property identification number:

At least one of the debtors and another

What is the property? Check all that apply.

Other information you wish to add about this item, such as local

Other information you wish to add about this item, such as local

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the

entire property? portion you own?

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Current value of the

Check if this is community property (see instructions)

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1 and Debtor 2 only

property identification number:

At least one of the debtors and another

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Debtor 1	Tashica First Name	D Middle Name	Davis Last Name	Case number	(if known)	
1.3 Stre	et address, if available, or of	her description	What is the property? Check all that ap Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	ply.	Do not deduct secured of the amount of any secure Creditors Who Have Class Current value of the entire property?	·
Nun		Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee sinthe entireties, or a life of the control of the	mple, tenancy by estate), if known.
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothe Other information you wish to add ab	г	Check if this is cor (see instructions)	шишку ргоренту
	-	rtion you own for	property identification number: all of your entries from Part 1, including			
Do you ov you own th	at someone else drives. If yo ins, trucks, tractors, sport uti	equitable interest u lease a vehicle, a	t in any vehicles, whether they are regis also report it on Schedule G: Executory Cor cycles			
3.1	Make Model:	Chrysler Pacifica	Who has an interest in the proper one. Debtor 1 only	rty? Check	Do not deduct secured of the amount of any secure Creditors Who Have Cla	•
	Year: Approximate mileage: Other information:	2005	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community proinstructions)		Current value of the entire property? \$766.00	Current value of the portion you own? \$766.00
3.2	Make Model: Year:		Who has an interest in the proper one. Debtor 1 only	rty? Check	Do not deduct secured of the amount of any secure Creditors Who Have Cla	•
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar Check if this is community proinstructions)		Current value of the entire property?	Current value of the portion you own?

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Debtor 1	Tashica	D	Davis	Case number	(if known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pr	roperty? Check		claims or exemptions. Put
	Model: Year:		one.		•	ed claims on Schedule D: aims Secured by Property.
	Approximate mileage:		Debtor 1 only		Creditors Write Flave Cit	aims Secured by Froperty.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information.				entire property:	portion you own:
			At least one of the debtors a			
			Check if this is communit instructions)	ty property (see		
3.4	Make		Who has an interest in the pr	roperty? Check		claims or exemptions. Put
	Model: Year:		one.		•	ed claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:		Debtor 1 only		Creditors Willo Flave Cit	aims Secured by Froperty.
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors a	nd another		
			Check if this is communit instructions)	ty property (see		
4.1	Yes Make		Who has an interest in the p	roperty? Check	Do not deduct secured of	claims or exemptions. Put
4.1	Model:		one.	roperty? Check	the amount of any secure	•
	Year:		Debtor 1 only			ed claims on S <i>chedule D</i> :
	Approximate mileage:		Debtor 2 only			aims Secured by Property.
					Current value of the	aims Secured by Property.
	Other information:		Debtor 1 and Debtor 2 only		Current value of the entire property?	
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors a	nd another		aims Secured by Property. Current value of the
	Other information:		At least one of the debtors a			aims Secured by Property. Current value of the
	Other information:					aims Secured by Property. Current value of the
4.2	Other information: Make		At least one of the debtors a Check if this is communit	ty property (see	entire property? Do not deduct secured of	Current value of the portion you own?
4.2	Make Model:		At least one of the debtors at Check if this is communit instructions) Who has an interest in the prone.	ty property (see	Do not deduct secured of the amount of any secure	Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D:
4.2	Make Model: Year:		At least one of the debtors at Check if this is communit instructions) Who has an interest in the page.	ty property (see	Do not deduct secured of the amount of any secure	Current value of the portion you own?
4.2	Make Model:		At least one of the debtors at Check if this is communit instructions) Who has an interest in the prone.	ty property (see	Do not deduct secured of the amount of any secure	Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D:
4.2	Make Model: Year:		At least one of the debtors at Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only	ty property (see	Do not deduct secured of the amount of any secure Creditors Who Have Cla	Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: eaims Secured by Property.
4.2	Make Model: Year: Approximate mileage:		At least one of the debtors at Check if this is communit instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	ty property (see	Do not deduct secured of the amount of any secure Creditors Who Have Cla	Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the
4.2	Make Model: Year: Approximate mileage:		At least one of the debtors at Check if this is community instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	ty property (see roperty? Check	Do not deduct secured of the amount of any secure Creditors Who Have Cla	Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the

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D	ebtor 1	Tashica	D Middle I			Case number (if known)	
_		First Name	Middle I		st Name		
D	o you	own or h	Your Personal and F		any of the followin	g items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
			s and furnishings oliances, furniture, linens, c	hina, kitchenware			
<u>_</u>	:	Describe	3 bedroom set, living room	n set, kitchen table			\$600.00
	7. Electi Examp No		s and radios; audio, video,	stereo, and digital equip	ment; computers, printers	, scanners; music	
✓	Yes. D	Describe	4 tvs, cellphone				\$300.00
	Examp No	stamp, co	lue and figurines; paintings, pr bin, or baseball card collect	·		objects;	
L	Yes. D	Describe					
	Examp No	les: Sports, pl	orts and hobbies notographic, exercise, and ks; carpentry tools; musical		bicycles, pool tables, golf o	clubs, skis; canoes	
			les, shotguns, ammunition,	, and related equipment			
Ľ		Describe					
	I1. Clot Examp	hes	clothes, furs, leather coats	, designer wear, shoes, a	accessories		
\ ✓	No Yes. C	Describe	clothing				\$3000.00
1	I 2. Jew e Examp	elry	jewelry, costume jewelry, er	ngagement rings, weddir	ng rings, heirloom jewelry,	watches, gems,	<u> </u>
	Yes. D	Describe					
	Examp No	-farm anima les: Dogs, ca Describe	Is as, birds, horses				<u> </u>
	_	other perso	nal and household items	you did not already lis	st, including any health a	aids you did not list	
	No Yes. D	Describe					
			alue of all of your entries number here	_		_	\$3900.00

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Den	First Name	Middle Name	Last Nama	Case number (# known)	
Part	First Name	Financial Assets	Last Name		
			erest in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	✓ No	e in your wallet, in your home, in a	safe deposit box, and on hand wher	n you file your petition Cash:	
17.	Examples: Checking, sa		s; certificates of deposit; shares in counts with the same institution, list of Institution name:	redit unions, brokerage houses,	
		17.1. Checking account:	Chase Bank		\$32.00
		17.2. Checking account:	Chase Bank- user on daughters	acct	\$32.00
		17.3. Savings account:	TCF Bank		\$2.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks nvestment accounts with brokerag	ge firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	an LLC, partnership, No		ated and unincorporated busine	sses, including an interest in % of ownership:	
	Yes. Give specific information about them				

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Deb	tor 1	Tashica	D	Davis	Case number (if known)	
		First Name	Middle Name	Last Name		
20.			orate bonds and other negotia			
			nclude personal checks, cashiers'			
	Nor	n-negotiable instrume	nts are those you cannot transfer	o someone by signing or	delivering them.	
	✓	No				
		Yes. Give specific				
		information about	Issuer name:			
		them				
						-
						_
21.	Ret	irement or pension	accounts			
	Exa	mples: Interests in IR	A, ERISA, Keogh, 401(k), 403(b)	thrift savings accounts, or	or other pension or profit-sharing plans	
	✓	No				
		Yes. List each	Type of account:	Institution name:		
		account	401(k) or similar plan:			
		separately.	Pension plan:			
			IRA:	-		-
			Retirement account:	-		-
			Keogh:			<u> </u>
			Additional account:			-
			Additional account:			-
22.	Sec	curity deposits and p	prepayments			-
	You	r share of all unused o	deposits you have made so that yo	u may continue service or	use from a company	
			with landlords, prepaid rent, public	utilities (electric, gas, wa	ter), telecommunications	
	con	npanies, or others		1		
	Ш	No		Institution name:		
	✓	Yes	Electric:			
			Gas:			_
			Heating oil:			_
			Security deposit on rental unit:	security deposit with lan	dlord	\$1200.00
			Prepaid rent:	-		_
			Telephone:			_
			Water:			_
			Rented furniture:			_
			Other:			_
23.	Anı	nuities (A contract for	a periodic payment of money to y	ou, either for life or for a n	umber of years)	
	✓	No				
		Yes	Issuer name and description:			

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Debte	or 1 Tashica D First Name Middle	Davis e Name Last Name	Case number (if known)	
24.		count in a qualified ABLE program, or und	der a qualified state tuition program	•
	✓ No	ption. Separately file the records of any interest	s.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interests in exercisable for your benefit	property (other than anything listed in line	e 1), and rights or powers	
	✓ No Yes. Describe			
26.		secrets, and other intellectual property es, proceeds from royalties and licensing agree	ements	
	Yes. Describe			
27.	Licenses, franchises, and other general Examples: Building permits, exclusive lice	al intangibles nses, cooperative association holdings, liquor	licenses, professional licenses	
	✓ No Yes. Describe			
Mon	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own? Do not deduct secured
				portion you own? Do not deduct secured
	Tax refunds owed to you ☐ No ☑ Yes. Give specific information	Anticipated tax refund		portion you own? Do not deduct secured
	Tax refunds owed to you ☐ No ☐ Yes. Give specific information about them, including whether you already filed the returns	Anticipated tax refund		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you ☐ No ☐ Yes. Give specific information about them, including whether	Anticipated tax refund	Federal:	portion you own? Do not deduct secured claims or exemptions. \$6518.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s	Anticipated tax refund pousal support, child support, maintenance, div	Federal: State: Local:	portion you own? Do not deduct secured claims or exemptions. \$6518.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so No		Federal: State: Local:	portion you own? Do not deduct secured claims or exemptions. \$6518.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s		Federal: State: Local: vorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$6518.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so No		Federal: State: Local: vorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$6518.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so No		Federal: State: Local: vorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$6518.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s No Yes. Give specific information		Federal: State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support:	\$6518.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insuran		Federal: State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$6518.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insuran Social Security benefits; unpaid No	pousal support, child support, maintenance, div	Federal: State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$6518.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, s No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insuran Social Security benefits; unpaid	pousal support, child support, maintenance, div	Federal: State: Local: Vorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$6518.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1	1 Tashica	D	Davis	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		terests in insurance camples: Health, disab		Ith savings account (HSA); credit, he	omeowner's, or renter's insurance	
		No Yes. Name the insur of each policy and li		Company name:	Beneficiary:	Surrender or refund value:
32.	lf y		of a living trust, expect p	someone who has died roceeds from a life insurance policy, o	or are currently entitled to receive	
33.		<i>amples:</i> Accidents, en		ou have filed a lawsuit or made a ance claims, or rights to sue	demand for payment	
34.		set off claims	unliquidated claims of	every nature, including counterd	claims of the debtor and rights	
35.		1	ou did not already list			
		Yes. Describe				
36.				n Part 4, including any entries for		\$7784.00
Part	5:	Describe Any E	Business-Related P	roperty You Own or Have a	ın Interest In. List any real estate	in Part 1.
37.	Do	you own or have ar	ny legal or equitable into	erest in any business-related prop	perty?	
	∠	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Ac	.	r commissions you alre	ady earned		
	Ē	Yes. Describe				
39.	Ex	amples: Business-rela	nishings, and supplies ated computers, software,	modems, printers, copiers, fax macl	hines, rugs, telephones, desks, chairs, electr	onic devices
		No Yes. Describe				

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Deb	tor 1 Tashica First Name	D Middle Name	Davis Last Name	Case number (if known)	
40.			in business, and tools of ye	our trade	
	No	quipinoni, cappinos y ca acc	,		
	Yes. Describe				
44	Inventory				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No	Na	me of entity:	% of ownership:	
	Yes. Give specific information about		,	·	
	them	_			
		_			
		_			
43. (Customer lists, mailing	lists, or other compilation	S		
	✓ No				
	Yes. Do your lists in	nclude personally identifiable i	nformation (as defined in 11 U.	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not alread	v list		
	√ No		•		
	Yes. Give specific	_			
	information	_			
		_			
45. A	dd the dollar value of a	all of your entries from Part	5, including any entries for	pages you have attached	
			-,g a, c		
Part		Farm- and Commercia in interest in farmland, list it in F		erty You Own or Have an Interest I	n. L
46.	Do you own or have a	any legal or equitable intere	st in any farm- or commerci	al fishing-related property?	
	✓ No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured
	_				claims
47	Farm animals				or exemptions
41.	Examples: Livestock, po	oultry, farm-raised fish			
	√ No				
	Yes. Describe				
	_				

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Debt	or 1	Tashica	D Middle News	Davis	Case number (if known)	
40	C	First Name	Middle Name	Last Name		
48.	_	pps-either growing	or narvested			
	널	No				
	Ш	Yes. Describe				
	_	L				
49.	Far	m and fishing equi	oment, implements, machinery,	fixtures, and tools of trade		
	V	No				
	Ħ	Yes. Describe				
5 0			lies showings and food			
50.	_		lies, chemicals, and feed			
	뇓	No				
	Ш	Yes. Describe				
	-				'	
51.	Any	/ farm- and comme	cial fishing-related property yo	u did not already list		
	✓	No				
		Yes. Describe				
	_				Γ	
			l of your entries from Part 6, inc here			
	U.	. Write that number	11010			
5 (D A II D -		Interest in That Vari	Did Not List Above	
Part			operty You Own or Have a perty of any kind you did not all		Did Not List Above	
			s, country club membership	eauy list?		
	✓	No				
	$\overline{\Box}$	Yes. Give specific				
		information				
54. Ac	dd th	ne dollar value of all	of your entries from Part 7. Wr	ite that number here		
Part 8	8:	List the Totals	of Each Part of this Form			
55. P	art 1	1: Total real estate,	ine 2			
56. p	art 2	2 total vehicles, line	5	ф 7 00 00		
			d household items, line 15	\$766.00	_	
		-		\$3900.00	_	
58. P a	art 4	: Total financial ass	ets, line 36	\$7784.00	_	
59. P	art 5	5: Total business-re	elated property, line 45		_	
60. P	art 6	6: Total farm- and fi	shing-related property, line 52		_	
61. P	art 7	7: Total other prope	rty not listed, line 54		_	
62. T	otal	personal property.	Add lines 56 through 61	···· \$12450.00	Copy personal property total ►	+ \$12450.00
				<u> </u>	copy poroonal property total P	
						\$12450.00
oc -			chedule A/B. Add line 55 + line 6	_		\$12430.00

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Fill in this information to identify your case:					
Debtor 1	Tashica First Name	D Middle Name	Davis Last Name		
Debtor 2 (Spouse, if filin	ng) First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t1: Identify the Property You Claim	im as Exempt				
1. 2.	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you. ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: security deposit with landlord Line from Schedule A/B: 22	\$1,200.00	\$1,200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
	Brief description: Chase Bank Line from Schedule A/B: 17	\$32.00	\$32.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Very No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes					

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Debtor 1 Tashica Davis Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$32.00 **✓** description: \$32.00 Chase Bank- user on 100% of fair market value, up to any daughters acct applicable statutory limit Line from Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) \$2.00 **✓** description: \$2.00 TCF Bank 100% of fair market value, up to any Line from applicable statutory limit 17 Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$300.00 **✓** description: \$300.00 4 tvs, cellphone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(b) \$600.00 **✓** description: \$600.00 3 bedroom set, living 100% of fair market value, up to any room set, kitchen table applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$3,000.00 **✓** description: \$3,000.00 clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(c) \$766.00 **✓** description: Chrysler Pacifica, 2005 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 03 735 ILCS 5/12-1001(g)(1); 735 ILCS Brief \$6,518.00 **✓** 5/12-1001(b) description: \$5,355.00; \$1,163.00 Anticipated tax refund 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 28

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					•		
Fill in	this inforn	nation to identify your case	9:				
Debto	or 1	Tashica	D	Davis			
		First Name	Middle Name	Last Name			
Debto		, 					
(Spou	se, if filing) First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois			
•				(State)			
(If know	number wn)						
Offi	cial I	Form 106D			l		Check if this is a amended filing
			ore Who Ha	ve Claims Secur	ed by Pro		J
							12/1
				e are filing together, both are equal ne entries, and attach it to this forn			
and ca	se numb	er (if known).					
1.	o any cr	editors have claims secu	red by your property?				
	No. C	heck this box and submit t	his form to the court with yo	our other schedules. You have nothing	else to report on this f	orm.	
ŀ	Yes. F	Fill in all of the information	below.				
Part 1	List	All Secured Claims					
				red claim, list the creditor separately	Column A	Column B	Column C
			editor has a particular claim alphabetical order accordi	n, list the other creditors in Part 2. As	Amount of claim	Value of	Unsecured
	much as	possible, list the claims in	alpriabelical order accordi	ng to the creditors name.	Do not deduct the value of collateral.	collateral that supports	portion If any
					vardo or obliatoral.	this claim	ii arry
		ENT BANK AND TRUS	Describe the property	that secures the claim:	\$5,544.00	\$766.00	\$4,778.00
	Creditor's 5401 JE	FFERSON HWY STE D	054 Automobile				
	Numb	er Street		, the claim is: Check all that apply.			
			Contingent				
	HARAHA City	AN Louisiana 70123 State ZIP Code	Unliquidated				
	Who ow	es the debt? Check one.	Disputed	II do at an all a			
		for 1 only	Nature of lien. Check a	,			
		tor 2 only	An agreement you r car loan)	made (such as mortgage or secured			
		or 1 and Debtor 2 only ast one of the debtors and	Statutory lien (such	as tax lien, mechanic's lien)			
	anoth		Judgment lien from	a lawsuit			
		ck if this claim relates community debt	Other (including a ri	ight to offset)			
	Date deb	ot was 10/1/2012	Last 4 digits of accou	nt number 0001			
		Add the dollar value of number here:	your entries in Column	A on this page. Write that	\$5,544.00		

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Filli	in this inform	nation to identify your cas	e:					
Deb	otor 1	Tashica	D	Davis				
		First Name	Middle Name	Last Name				
	otor 2							
(Spo	ouse, if filing	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
		, ,		(State)				
	se number nown)							
`	,	4005/5				□ Ch	ock if this is a	n amended filing
<u>Off</u>	ricial F	orm 106E/F					eck ii ti iis is ai	n amended illing
Sc	chedu	ile F/F: Cre	editors Who	Have Unsec	ured Claims			12/15
party 106A that	/ to any exe /B) and on are listed ir es in the bo	cutory contracts or un Schedule G: Executor Schedule D: Creditor	expired leases that could y Contracts and Unexpire s Who Hold Claims Secu	ors with PRIORITY claims and result in a claim. Also list end Leases (Official Form 106 and Property. If more specified by Property. If the property is the property of the property is the property of the property. If the property is the property of the property is the property of the property of the property is the property of the prop	xecutory contracts on <i>Sch</i> 6G). Do not include any cre ace is needed, copy the Pa	edule A/B. editors with art you nee	: Property (On partially sec ed, fill it out, r	fficial Form cured claims number the
Par	t1: List	All of Your PRIORI	TY Unsecured Claims	S				
1.	Do any cr	editors have priority ur	nsecured claims against y	ou?				
	No. G	o to Part 2.	,					
	Yes.							
2.	List all of	vour priority unsecure	d claims. If a creditor has m	ore than one priority unsecur	ed claim list the creditor sen	arately for e	each claim. Fo	r each claim
۷.	listed, iden much as p Continuation	tify what type of claim it is ossible, list the claims in on Page of Part 1. If mor	s. If a claim has both priority alphabetical order according e than one creditor holds a p	and nonpriority amounts, list to g to the creditor's name. If you particular claim, list the other or or this form in the instruction b	hat claim here and show both have more than two priority creditors in Part 3.	n priority and	d nonpriority a	mounts. As
						Total	Priority	Nonpriority

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Debto		ris Case number (if known) Name	
Part 2	List All of Your NONPRIORITY Unsecured Claims	8	
3. I	Do any creditors have nonpriority unsecured claims against you	1?	
1	No. You have nothing to report in this part. Submit this form to the	court with your other schedules.	
ĺĺ	▼ Yes.		
		order of the creditor who holds each claim. If a creditor has more	than one priority
		claim listed, identify what type of claim it is. Do not list claims already in	
		s in Part 3.lf you have more than four priority unsecured claims fill out	
ı	Page of Part 2.		
			Total claim
4.1	CCI	Last 4 digits of account number 0761	\$5,843.00
	Nonpriority Creditor's Name		
	501 Greene Street # 302 Number Street	When was the debt incurred? 6/1/2012	
	Trained Strott	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Augusta Georgia 30901 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	- '	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	≒	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: 10	
	Yes	COMMONWEALTH EDISON	
		Other. Specify COMPANY	
4.2	CREDIT MGMT	Last 4 digits of account number 2408	\$347.00
	Nonpriority Creditor's Name 4200 INTERNATIONAL	When was the debt incurred? 6/1/2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	CARROLLTON Texas 75007	Contingent	
	CARROLLTON Texas 75007 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	"	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	님	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for	
	<u>✓</u> No	ORIGINAL CREDITOR: 11	
	Yes	COMCAST CENTRAL Other. Specify WAREHOUSE	
40	DIVERSIFIED CONSULTANT	Outer, openity	Фо 000 00
4.3	Nonpriority Creditor's Name	Last 4 digits of account number 4346	\$2,060.00
	10550 DEERWOOD PARK BLVD	When was the debt incurred? 11/1/2015	
	Number Street	As of the date way file the plains in Charles II that and	
		As of the date you file, the claim is: Check all that apply.	
	JACKSONVILLE Florida 32256	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts	
		✓ 001 Collection; Collecting for	
	No V	Other. Specify ORIGINAL CREDITOR: SPRINT	
	Yes		

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Debto		Davis Case number (if known)				
	First Name Middle Name	Last Name				
Part 2	Your NONPRIORITY Unsecured Claims - Conf	tinuation Page				
	After listing any entries on this page, number them beginn	ing with 4.5, followed by 4.6, and so forth.	Total claim			
4.4	EDFINANCIAL SVCS	— Last 4 digits of account number 4739	\$5,927.00			
	Nonpriority Creditor's Name 120 N. Seven Oaks	<u> </u>				
	Number Street	When was the debt incurred? 2/1/2008				
		As of the date you file, the claim is: Check all that apply.				
	Knoxville Tennessee 37922	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	□	✓ Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce				
	At least one of the debtors and another	that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify				
	V No	_				
	Yes					
4.5	EDFINANCIAL SVCS Nonpriority Creditor's Name	Last 4 digits of account number 4639	\$4,067.00			
	120 N. Seven Oaks	When was the debt incurred? 2/1/2008				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Knoxville Tennessee 37922	Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	Disputed				
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	<u></u>				
	Debtor 1 and Debtor 2 only	✓ Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar				
	Is the claim subject to offset?	debts				
	✓ No	Other. Specify				
	Yes					
4.6	ENHANCED RECOVERY	— Last 4 digits of account number 8331	\$2,364.00			
	Nonpriority Creditor's Name 8014 BAYBERRY RD		<u> </u>			
	Number Street	When was the debt incurred? 6/1/2016				
		As of the date you file, the claim is: Check all that apply.				
	JACKSONVILLE Florida 32256	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	=	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	001 Collection; Collecting for				
	✓ No	Other. Specify ORIGINAL CREDITOR: AT T				
	Yes					

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Debtor 1 Tashica Davis Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim ENHANCED RECOVERY** 4.7 \$749.00 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 5/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for **✓ ✓** No Other. Specify ORIGINAL CREDITOR: SPRINT Yes FEDERAL LOAN SERVICE 4.8 \$3,455.00 Last 4 digits of account number 0003 Nonpriority Creditor's Name P.O. Box 60610 When was the debt incurred? 9/1/2008 Number As of the date you file, the claim is: Check all that apply. Contingent 17106 Harrisburg Pennsylvania Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes FEDERAL LOAN SERVICE 4.9 \$2,759.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name P.O. Box 60610 When was the debt incurred? 8/1/2008 Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Pennsylvania 17106 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? Other. Specify **✓** No

Yes

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Debtor 1 Tashica Davis Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** FEDERAL LOAN SERVICE 4.10 \$840.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 60610 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 17106 Harrisburg Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? Other. Specify **✓** No Yes 4.11 Glendale Heights Public Works \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 1615 Glen Ellyn Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60139 Glendale Heights Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|~**| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? ✓ Other. Specify past due utility **✓** No Yes 4.12 I C SYSTEM INC \$162.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? **✓** 001 Collection; Collecting for **✓** No ORIGINAL CREDITOR: KINDERCARE LEARNING

Yes

Other. Specify

CENTERS

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Davis Debtor 1 Tashica Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 **IDES** \$5,342.00 Last 4 digits of account number Nonpriority Creditor's Name P O Box 4385 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Benefit Payment Control Division Contingent 60680 Chicago Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? ✓ Other. Specify _ overpayment **✓** No Yes 4.14 Illinois Department of Unemployment \$5,342.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4519 W Main St Number As of the date you file, the claim is: Check all that apply. Contingent 62226 Belleville Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? ✓ Other. Specify over-payment **✓** No Yes 4.15 Lane Bryant \$300.00 Last 4 digits of account number _ Nonpriority Creditor's Name P O Box 659728 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Texas 78265 San Antonio Unliquidated City State 7in Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? ✓ Other. Specify ____ jservice fees **✓** No

Yes

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Debto		Davis Case number (if known) ast Name	
David O			
Part 2	Your NONPRIORITY Unsecured Claims - Continuation After listing any entries on this page, number them beginning		Total claim
4.16	MDNGHT VLVT	Lead A Pairs of account number 2740	\$371.00
	Nonpriority Creditor's Name	Last 4 digits of account number 0718	φον 1.00
	P.O. Box 800849 Number Street	When was the debt incurred? 4/1/2013	
	c/o M.E. Bennett	As of the date you file, the claim is: Check all that apply.	
	Dallas Texas 75380	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts	
	✓ No	✓ Other. Specify <u>CreditCard</u>	
	Yes		
4.17	MIDLAND FUNDING	Last 4 digits of account number 3042	\$404.00
	Nonpriority Creditor's Name 2365 Northside Drive	When was the debt incurred? 9/1/2013	
	Number Street	<u> </u>	
		As of the date you file, the claim is: Check all that apply.	
	San Diego California 92108	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts ✓ Other. Specify 001 UnknownLoanType	
	✓ No	<u> </u>	
	Yes		
4.18	Midnight Velvet c/o M.E Bennett Nonpriority Creditor's Name	Last 4 digits of account number	\$371.00
	1112 7TH AVE POB 2821	When was the debt incurred? 4/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Monroe Wisconsin 53566 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	븓	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? No	✓ Other. Specify CreditCard	
	Yes		

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Debtor		Davis Case number (if known) ast Name	
Dort 2			
Part 2:	Your NONPRIORITY Unsecured Claims - Continuation After listing any entries on this page, number them beginning		Total claim
		ing with 4.5, followed by 4.0, and 50 forth.	
4.19	Navient Nonpriority Creditor's Name	Last 4 digits of account number 0422	\$4,196.00
	1002 ARTHUR DR	When was the debt incurred? 4/1/2004	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	LYNN HAVEN Florida 32444	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<i></i>	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	☐ Yes		
4.20	Navient	Last 4 digits of account number 0422	\$3,151.00
	Nonpriority Creditor's Name 1002 ARTHUR DR	When was the debt incurred? 4/1/2004	
	Number Street	As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply. Contingent	
	LYNN HAVEN Florida 32444		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts Other. Specify	
	<u>✓</u> No	Other. Openiny	
	Yes		
4.21	Nicor Gas	Last 4 digits of account number	\$120.00
	Nonpriority Creditor's Name PO Box 5407	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream Illinois 60197	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts	
	No	✓ Other. Specify past due utility	
	Yes		

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Davis Debtor 1 Tashica Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** portfolio recovery 4.22 \$267.00 Last 4 digits of account number _ Nonpriority Creditor's Name P.O. Box 12914 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 23541 Norfolk Virginia Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? $\overline{\mathbf{V}}$ 001 Collection; Collecting for **✓** No ORIGINAL CREDITOR: 08 Other. Specify **COMENITY BANK** Yes 4.23 Premier Bankcard \$500.00 Last 4 digits of account number _ Nonpriority Creditor's Name P.O. BOX 7999 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. C/O Jefferson Capital Systems LLC Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? credit card Other. Specify ____ **✓** No

Yes

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Davis Debtor 1 Tashica Case number (if known) First Name Add the Amounts for Each Type of Unsecured Claim Part 4: 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$24,395.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or \$0.00 divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. debts \$25,042.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$49,437.00 6j. Total. Add lines 6f through 6i. 6j.

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Fill in this information to identify your case:				
Debtor 1	Tashica	D	Davis	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if fili	ng) First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106G

Check if this is ar
amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease			State what the contract or lease is for
2.1	Name			Residential Lease, Debtor is Lessee, apartment lease
	501 Ogden Ave Number	Street		
	Downers Grove City	Illinois State	60575 Zip Code	

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Fill in this inf	ormation to identify your ca	se:				
Debtor 1	Tashica	D	Davis			
	First Name	Middle Name	Last Name			
Debtor 2	P >					
(Spouse, if fi	ling) First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	Northern	District of Illinois (State)	<u> </u>		
Case numbe	er		(Otate)			
	I Form 106H			Check if this is an amended filing		
Sched	ule H: Your C	odebtors		12/15		
1. Do you No Ye	y question. have any codebtors? (If you see the seed of the seed	ou are filing a joint case, do	not list either spouse as a coo			
Idaho, L	 Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? 					
	Yes. In which community	state or territory did you live?	Fill in	the name and current address of that person.		
	Name of your spouse,	former spouse, or legal equiv	ralent	_		
	Number Street			_		
	City	State	Zip Code	_		
again a	s a codebtor only if that p	erson is a guarantor or co	osigner. Make sure you hav	our spouse is filing with you. List the person shown in line 2 to listed the creditor on <i>Schedule D</i> (Official Form 106D), the D, Schedule E/F, or Schedule G to fill out Column 2.		

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Official Form 106H Schedule H: Your Codebtors page 1

Column 1: Your codebtor

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Debtor 1 Tashica First Name Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for the: North	Case: D Middle Name					
First Name Debtor 2 (Spouse, if filing) First Name		5 .				
Debtor 2 (Spouse, if filing) First Name	Middle Name	Davis				
(Spouse, if filing) First Name		Last Name			Observativité de la constant	
				1	Check if this is:	
United States Bankruptcy Court for the: North	Middle Name	Last Name			An amended filing	
	nern	District of Illinois		'	expenses as of the fo	ng post-petition chapter 13 ollowing date:
Case number		(State)			•	· ·
(If known)				<u> </u>	MM / DD / YYYY	_
Official Form 106I						
Schedule I: Your Incom	е					12/15
include information about your spo additional pages, write your name a Part 1: Describe Employment						i the top of any
Fill in your employment		Debtor 1			Debtor 2	
information. Empl	oyment status	✓ Employed			Employed	
If you have more than one	-,	Not Employed			Not Employed	
job, attach a separate page with					Not Employed	
information about additional Occu	pation	bus driver				
•	oyer's name	Illinois Central Tru	ck Leasing		_	
Include part time, seasonal, or Empl	oyer's address	2739 139th st		Newsbar Office		
self-employed work.		Number Street			Number Street	
Occupation may include					-	_
student or homemaker, if it applies.						
or riornandi, ii ii applica			linois State	60406 Zip Code	City	
		0.1.)	10.10			State Zip Code

4. Calculate gross income. Add line 2 + line 3.

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Depto	or 1 Iashica	D Milatua Nama	Davis	Case number	(if known)	
	First Name	Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here		→ 4.	\$2,314.56		
5. Lis	t all payroll deductions:					
5a	. Tax, Medicare, and Social	Security deductions	5a.	\$385.02		
5b	. Mandatory contributions	for retirement plans	5b.	\$0.00		
5c	. Voluntary contributions f	or retirement plans	5c.	\$0.00		
5d	. Required repayments of	retirement fund loans	5d.	\$0.00	-	
5e	. Insurance		5e.	\$0.00		
5f.	Domestic support obligation	tions	5f.	\$0.00		
5g	. Union dues		5g.	\$0.00		
5h	. Other deductions. Specify	<i>T</i> :	_ 5h. +	\$0.00 +		
6. Ad +5h.	d the payroll deductions. A	odd lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$385.02		
7. Ca l	Iculate total monthly take-l	nome pay. Subtract line 6 from line	4. 7. <u> </u>	\$1,929.55		
	t all other income regularly					
8a	business, profession, or	roperty and from operating a farm property and business showing gro	ee			
		ssary business expenses, and the to		\$0.00		
8b	. Interest and dividends		8b	\$0.00		
8c	dependent regularly rece		ra			
	divorce settlement, and prop	•	8c. <u> </u>	\$0.00		
	l. Unemployment compens	ation	8d	\$0.00		
	. Social Security		8e	\$0.00		
8f.	Include cash assistance and assistance that you receive,	the value (if known) of any non-cash such as food stamps (benefits under Assistance Program) or housing				
	Specify: Food Assistance P	rograms Income	8f.	\$357.00		
8g	. Pension or retirement in	come	8g	\$0.00		
8h	. Other monthly income. S	pecify:	8h. +	\$0.00 +		
9. Ad	d all other income Add line	s 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9	\$357.00		
10. Ca Ac	alculate monthly income. And the entries in line 10 for De	dd line 7 + line 9. ebtor 1 and Debtor 2 or non-filing sp	ouse 10.	\$2,286.55 +	=	\$2,286.55
Ind rel	clude contributions from an ur latives.	butions to the expenses that you nmarried partner, members of your he eady included in lines 2-10 or amoun	ousehold, your depe	ndents, your roommates		
Sp	pecify:				1	11. + \$0.00
		column of line 10 to the amount in eary of Schedules and Statistical Sun				12. \$2,286.55
			,			Combined monthly income
13. D o	o you expect an increase o	r decrease within the year after yo	ou file this form?			-
	Yes. Explain:					

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Fill in this information to	identify your case:					
Debtor 1 Tashica	a	D	Davis			
First N	ame	Middle Name	Last Name			
Debtor 2				Check if this is:		
(Spouse, if filing) First N	ame	Middle Name	Last Name	An amended filin	g	
United States Bankrupto	y Court for the: Nort	hern	District of Illinois (State)		nowing post-petition he following date:	n chapter 13
Case number (If known)						
(II KIIOWII)				MM / DD / YYY	/	
Official Form	n 106J					
Schedule J:	Your Expe	nses				12/15
information. If more spa (if known). Answer ever	ace is needed, attach		e filing together, both are equally form. On the top of any addition			mber
1. Is this a joint case?						
No. Go to line 2						
Yes. Does Debt	tor 2 live in a separat	e household?				
☐ No						
Yes. D	Debtor 2 must file Officia	al Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.		
2. Do you have dependents?	☐ No					
Do not list Debtor 1 a Debtor 2.	nd Yes. Fill each dep	out this information for pendent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does depended with you?	ent live
			OLIV		✓ Yes. No.	
			Child		Yes.	
					100.	
 Do your expenses in expenses of people than 						
yourself and your dependents?	Yes					
Part 2: Estimate Yo	our Ongoing Mon	thly Expenses				
			you are using this form as a suppoplemental Schedule J, check the			ie
	•		e if you know the value of e (Official Form B 106l.)		You	ır expenses
4. The rental or home any rent for the grou		s for your residence. In	nclude first mortgage payments and		4.	\$350.00
If not included in						
4a. Real estate taxe					4a	\$0.00
	owner's, or renter's insu	ırance			_	
					4b	\$0.00
4c. Home maintenai	nce, repair, and upkeep	expenses			4c	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

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Case number (if known)

Davis

Debtor 1

Tashica

First Name Middle Name Last Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$275.00 6a. 6b. Water, sewer, garbage collection \$200.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$400.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$450.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning 9. \$125.00 10. Personal care products and services 10. \$130.00 11. Medical and dental expenses \$125.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$200.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance 15c \$0.00 15d. Other insurance. Specify: ___ 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20h 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

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Debtor 1	Tashica	D	Davis	Case number (if known)			
	First Name	Middle Name	Last Name				
21.Other	Specify:				21	_	\$0.00
					_		
22. Calcu	late your monthly expenses	S.					\$2,255.00
22a. A	dd lines 4 through 21.						\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2							\$2,255.00
22c. A	dd line 22a and 22b. The resu	It is your monthly expens	ses.		22.		
23.Calcu	late your monthly net incon	ne.					
23a. Copy line 12 (your combined monthly income) from Schedule I.							\$2,286.55
23b. C	23b. Copy your monthly expenses from line 22 above.						\$2,255.00
					23b Г	_	-
	ubtract your monthly expenses The result is your monthly net		me.		00		\$31.55
	The result is your monthly not	moorno.			23c		
24. Do yo	ou expect an increase or dec	crease in your expens	es within the year after yo	u file this form?			
For e	xample, do you expect to finisl	h naving for your car loa	n within the year or do you ex	meet vour			
	gage payment to increase or c		, ,				
	lo						
✓ 1	és						
	Explain here:						
	debtor is in a housir	ng facility					

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Fill in this information to identify your case:				
Debtor 1	Tashica	D	Davis	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if fili	^{ng)} First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
Case number (If known)			(State)	

Official Form 106Dec

Check if this is a
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	☑ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	nd schedules filed with this declaration and			
	that they are true and correct.				
X	/s/ Tashica Davis	x			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 10/21/2016	Date			
	MM/DD/YYYY	MM/DD/YYYY			

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Fill in this information to identify your case:									
Debtor 1	Tashica	D	Davis						
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing	First Name	Middle Name	Last Name						
United States Ba	ankruptcy Court for the:	Northern	District of Illinois						
			(State)						
Case number (If known)									
(II KIIOWII)									

Official Form 107

Check if this is an amended filing

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1: 0	Sive Details	About You	r Marital Statu	is and Where You Liv	ed Before			
1.	Wha	at is your curre	ent marital st	atus?					
	✓	Married Not married							
2.	Dur	ing the last 3 ye	ears, have yo	ou lived anywhere	other than where you live	now?			
	✓	No Yes. List all of th	ne places you	lived in the last 3 ye	ears. Do not include where yo	ou live now.			
		Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same as	Debtor 1		Same as Debtor 1
		Number Street			From	Number Stre	et		From
					To				То
		City	State	Zip Code		City	State	Zip Code	
	_					Same as	Debtor 1		Same as Debtor 1
		Number Street			From	Number Stre	et		From
					To				То
		City	State	Zip Code		City	State	Zip Code	
	Withir territor	n the last 8 year ries include Arizo	ona, California	ver live with a spo a, Idaho, Louisiana	buse or legal equivalent in, Nevada, New Mexico, Puer ebtors (Official Form 106H).			or territory? (Co.	mmunity property states and

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Debto	or 1 Tashica First Name	D Middle Name	Davis Last Name	Case numbe	r (if known)	
Don't			Lasi Ivaiilė			
Part 2	<u> </u>					
F	Did you have any income from eneral in the total amount of income you activities. If you are filing a joint case No Yes. Fill in the details.	u received from all jobs and	d all businesses, includ	ding part-time		ears?
		Debtor 1		De	ebtor 2	
		Sources of inco Check all that app		leductions and Ch	ources of income leck all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year the date you filed for bankrupte	COMMISSION	s,	3054.09	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 201 YY	5) YY Wages, commission bonuses, tip ☐ Operating a business	s,	3670.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before the (January 1 to December 31, 201 YY	CONTINUESTICAL	s,	2970.00	Wages, commissions, bonuses, tips Operating a business	
In be ca	Did you receive any other income include income regardless of whethe enefit payments; pensions; rental in ase and you have income that you resist each source and the gross income that you resist. No Yes. Fill in the details.	r that income is taxable. Ex come; interest; dividends; r eceived together, list it only	amples of other incommoney collected from lonce under Debtor 1.	ne are alimony; child su lawsuits; royalties; and	gambling and lottery winn	
		Debtor 1		D	ebtor 2	
		Sources of inc Describe below	each s	source D e deductions and	ources of income describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current yea the date you filed for bankrupt		INK S	\$3,213.00		
		Estimated L	INK :	\$4,800.00		
	For last calendar year: (January 1 to December 31, 20)	Estimate unemploym		\$5,113.00		
	For the calendar year before the	nat: Estimated L	INK S	\$4,800.00		
	(January 1 to December 31, 20	14) Estimate YYY unemploym		\$7,931.00		
					<u> </u>	

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	First Name		Middle Name	Davis Last Name	Case nun	nber (if known)	
L	_ist Certain	Payment	s You Made B	efore You Filed for	Bankruptcy		
·o oi	thar Dahtar 1	s or Dobtor	2's dobte primar	rily consumer debts?			
_			-	rily consumer debts?		1: 44 11 0 0 0 404 (0) :	
Ιм			family, or househo		Consumer debts are defined	d in 11 U.S.C. § 101(8) as "inc	curred by an individual
	During the	90 days befo	re you filed for ban	kruptcy, did you pay any cr	reditor a total of \$6,425* or n	nore?	
	No. Go	to line 7.					
	t	otal amount	you paid that credit	tor. Do not include paymer	* or more in one or more pa nts for domestic support obl o an attorney for this bankru	gations, such as	
	* Subject to	adjustment of	on 4/01/19 and eve	ery 3 years after that for cas	ses filed on or after the date	of adjustment.	
Ye	es. Debtor 1 o	r Debtor 2 o	or both have prin	narily consumer debts.			
-	During the	90 days befo	re you filed for ban	kruptcy, did you pay any cr	reditor a total of \$600 or mor	e?	
	✓ No. Go	to line 7.					
	t	hat creditor.	Do not include pay	ryou paid a total of \$600 or rments for domestic suppo yments to an attorney for the Dates of payment	r more and the total amount ort obligations, such as child his bankruptcy case. Total amount paid	Support and Amount you still owe	Was this payment
				Dates of payment	Total amount paid	Amount you still owe	for
C	Creditor's Name	Э					☐ Mortgage ☐ Car
Ν	lumber Street						Credit card Loan repaymer
_							Suppliers or
C	City	State	Zip Code				vendors Other
C	Creditor's Name	Э					☐ Mortgage ☐ Car
N	lumber Street						Credit card
_							Loan repaymer
<u>_</u>	City	State	Zip Code				Suppliers or vendors
_			· 				Other
<u></u>	Creditor's Name	9					Mortgage
<u>_</u>	lumbar Ctract						Car
۱۱ -	lumber Street						Credit card Loan repaymer
_							Suppliers or
	City	State	Zip Code				vendors

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First harne Modes Neare Law Name	Debtor 1	Tashica		D	Da	ivis	Case number ((if known)
Insider's Name Number Street Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. Dates of payments or transfer any property on account of a debt that benefited an insider.		First Name		Middle Name	Las	st Name		
Ves. List all payments to an insider.	Insi corp age	ders include your re porations of which y nt, including one fo	elatives; any you are an c or a business	general partners; officer, director, per s you operate as a	relatives of any rson in control, or	general partners; par owner of 20% or mo	tnerships of which y ore of their voting se	ou are a general partner; curities; and any managing
Dates of payment Total amount paid Amount you still ove	✓	No						
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount you still owe Include creditor's name Number Street City State Zip Code Insider's Name Number Street Insider's Name Number Street		Yes. List all paym	ents to an in	sider.				
Number Street City State Zip Code Insider's Name Number Street City State Zip Code 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment still owe Reason for this payment still owe Include creditor's name Insider's Name Number Street Insider's Name Number Street	_							Reason for this payment
Insider's Name Number Street		Insider's Name						
Insider's Name Number Street City State Zip Code 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Paid Amount you still owe Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Number Street City State Zip Code 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Reason for this payment Include creditor's name Number Street City State Zip Code Insider's Name Number Street	-	City	State	Zip Code				
City State Zip Code 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No		Insider's Name						
8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		City	State	Zip Code				
Dates of payment paid Total amount poid Still owe Reason for this payment Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street	insi	der? ude payments on d No	ebts guarant	teed or cosigned b		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Insider's Name Number Street City State Zip Code Insider's Name Number Street	_							
Number Street City State Zip Code Insider's Name Number Street								Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Insider's Name Number Street		0::	O: 1					
Number Street	-	City	State	Zip Code				
		Insider's Name						
City State Zip Code		Number Street						
		City	State	Zip Code				

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ebtor 1	Tashica	D	Davis	c	Case number (if	known)	
	First Name	Middle Name	Last Name				
4:	Identify Legal Ac	tions, Repossession	s, and Foreclosure	s			
List a		filed for bankruptcy, were many personal injury cases, sm					ng? r custody modifications, and
✓	No Yes. Fill in the details.						
		Nat	ure of the case	Court or a	agency		Status of the case
	Case title						Pending
				Court Nan	ne		On appeal
	Case number			NumberSt	reet		Concluded
				City	State	Zip Code	
	Case title				- 1010	r- 3000	Pending
				Court Nan	ne		On appeal
	Case number			NumberSt	reet		Concluded
				City	State	Zip Code	
	No. Go to line 11. Yes. Fill in the informa	ition below.	Describe the prop	erty		Date	Value of the property
							property
	Creditor's Name		Explain what happ	ened			
	Number Street		- Explain What happ	erieu			
			Property was re	epossessed.			
			Property was fo				
	City S	State Zip Code	Property was ga		or levied.		
		1 222	Describe the prop			Date	Value of the property
							ppoy
	Creditor's Name		-				
	Niverban Ottoori		Explain what happ	ened			
	Number Street		Property was re	nossessed			
			Property was fo				
			Property was ga	arnished.			
	City	state Zip Code	Property was at	tached, seized,	or levied.		

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Debto	or 1	Tashica First Name	D Middle Name	Davis Last Name	Case number (if known)		
		hin 90 days before you filo ounts or refuse to make a			ank or financial institution, s	et off any amou	nts from your
	✓	No Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account no	umber: XXXX-		
		City State	Zip Code				
		nin 1 year before you filed ointed receiver, a custodi		of your property in the p	ossession of an assignee fo	or the benefit of	creditors, a court-
	✓	No Yes					
Part (List Certain Gifts an					
13.	Wi	thin 2 years before you fil	led for bankruptcy, did yc	ou give any gifts with a to	tal value of more than \$600	per person?	
		Yes. Fill in the details for e		December the wifts		Datas	Walter
		Gifts with a total value of per person	or more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	e the Gift				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person to Whom You Gave	e the Gift				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				

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Deb	tor 1	Tashica First Name		D Middle Name	Davis Last Name	Case number (if known)		
14.	Wit	hin 2 vears before v	ou filed for	bankruptcy, did vo	ou give any gifts or contribution	ons with a total value of	more than \$600 t	o anv charitv?
	V	No			g, g		*****	- a,
	Ħ	Yes. Fill in the details	for each git	t or contribution.				
	-	Gifts or contribution that total more than		ities	Describe what you contribu	ited	Date you contributed	Value
		Charity's Name						
		Number Street						
		City	State	Zip Code				
Part	6:	List Certain Los	ses					
	gam	No Yes. Fill in the details Describe the prope how the loss occur	erty you los	t and	Describe any insurance cov Include the amount that insura pending insurance claims on l	nce has paid. List	Date of your loss	Value of property lost
					A/B: Property.			
		ut seeking bankrupt ude any attorneys, bar No Yes. Fill in the details	nkruptcy peti		petition? edit counseling agencies for serv Description and value of ar		ruptcy. Date payment	Amount of
					transferred	y property	or transfer was made	payment
		LAW FIRM			Attorney's Fee - 0.00		9/16/2016	\$0.00
		Person Who Was Pa 10 N. Martingale Ro						
		Number Street						
		Suite 400						
			Illinois	60173				
			State	Zip Code				
		Email or website add	dress					
		Person Who Made th	ne Payment,	if Not You				
		Person Who Was Pa	aid					
		Number Street						
		City	State	Zip Code				
		Email or website add		· 				
		Person Who Made th	ne Payment,	if Not You				

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Deb	tor 1	Tashica	D	Davis	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed for byou deal with your creditors not include any payment or trans No Yes. Fill in the details.	or to make payments		ehalf pay or transfer	any property to an	yone who promised to
	ш	res. Fill in the details.				_	_
				Description and value of any p transferred	property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
		ude both outright transfers and t sfers that you have already listed No Yes. Fill in the details.		rity (such as the granting of a secu			Do not include gifts and
				Description and value of any property transferred		y property or eceived or debts pa	Date aid transfer was made
		Person Who Received Transfe	er .				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transfe	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.		hin 10 years before you filed to ese are often called asset-protect		u transfer any property to a self	-settled trust or simil	ar device of which	you are a beneficiary?
		No Yes. Fill in the details.					
	Ц	165. FIII III UIE UEIAIIS.		Description and value of the	property transferred	l	Date transfer was made
		Name of trust					

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Debto	or 1	Tashica First Name	D Middle Name		Davis Last Name		Case number (if known)		
Part 8	3:	List Certain Financial		ruments		it Boxes.	and Storage Units		
20.	With mov	nin 1 year before you filed yed, or transferred? Ide checking, savings, mone peratives, associations, and o	for bankruptcy, wer	e any finar	ncial accounts o	r instrumer	nts held in your name, or	-	
	✓	No Yes. Fill in the details.			digits of accour		oe of account or	Date	Last balance
				numbe	er	ins	trument	account was closed, sold, moved, or transferred	before closing or transfer
		Person Who Was Paid	_	XXXX-			Checking Savings		
		Number Street					Money market Brokerage Other		
		City State	Zip Code						
		Person Who Was Paid		XXXX-			Checking Savings		
		Number Street					Money market		
							Brokerage Other		
		City State	Zip Code						
		you now have, or did you her valuables? No Yes. Fill in the details.	ave within 1 year b		iled for bankrup		e deposit box or other de		Do you still
							_		have it?
		Name of Financial Institutio	n 	Name					☐ No ☐ Yes
		Number Street		Number City	Street	Zip Code	_		
		City State	Zip Code	City	State	Zip Code	•		
22 .	Hav	e you stored property in a		e other that	an your home wi	ithin 1 year	before you filed for bank	ruptcy?	
	✓	No Yes. Fill in the details.							
				Who else	had access to	it?	Describe the conf	ents	Do you still have it?
		Name of Storage Facility		Name			_		□ No
		Number Street		Number	Street		_		Yes
				City	State	Zip Code	-		
		City State	Zip Code						

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btor 1		D	ast Name			
	First Name Middle Name	La				
rt 9:	Identify Property You Hold or Cont	rol for Som	eone Else			
Do	you hold or control any property that some	one else owns	? Include any	property you b	orrowed from, are storing for, or hold in	n trust for
SOI	meone.					
	No					
H	Yes. Fill in the details.					
ш	res. Fill lift the details.					
		Where is th	ne property?		Describe the contents	Value
	Owner's Name	Number Stre	eet			
	Number Street					
	Number Street					
		0.1	01-1-	7:- 0 - 1-		
		City	State	Zip Code		
	City State Zip Code					
	•					
rt 10:	Give Details About Environmenta	Information	1			
or the	purpose of Part 10, the following definitions appl	· ·				
n uit	parpose of Fart 10, the following definitions apply	y -				
- /	Environmental law means any federal, state, or le	ocal statute or re	gulation conce	erning pollution, c	contamination, releases of	
ŀ	hazardous or toxic substances, wastes, or mater	ial into the air, lar	nd, soil, surfac	e water, groundw	ater, or other medium,	
i	including statutes or regulations controlling the c	leanup of these	substances, v	astes, or materia	al.	
- ;	Site means any location, facility, or property as de	efined under any	environmental	law. whether you	now own, operate, or utilize it	
	or used to own, operate, or utilize it, including dis	•		, , , , , , , , , , , , , , , , , , , ,	, , ,	
,		•				
- /	Hazardous material means anything an environm			us waste, hazard	ous substance,	
- /	Hazardous material means anything an environm toxic substance, hazardous material, pollutant, co			us waste, hazard	ous substance,	
■ /	, ,	ontaminant, or si	milar term.		ous substance,	
■ /	toxic substance, hazardous material, pollutant, co	ontaminant, or si	milar term.		ous substance,	
∎ / t eport a	toxic substance, hazardous material, pollutant, co	ontaminant, or si	milar term. dless of when	they occurred.		
∎ / t eport a	toxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you	ontaminant, or si	milar term. dless of when	they occurred.		
∎ / t eport a	toxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have governmental unit notified you	ontaminant, or si	milar term. dless of when	they occurred.		
∎ / t eport a	toxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you	ontaminant, or si	milar term. dless of when	they occurred.		
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∎ / t eport a	toxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you have all No Yes. Fill in the details.	ontaminant, or sinow about, regardou may be liable Governmen	milar term. dless of when e or potential	they occurred.	or in violation of an environmental law?	Date of
∎ / t eport a	toxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have the same governmental unit notified you that you have governmental unit notified you	ontaminant, or si now about, regar ou may be liable	milar term. dless of when e or potential	they occurred.	or in violation of an environmental law?	Date of
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∎ / t eport a	toxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you have all No Yes. Fill in the details.	ontaminant, or sinow about, regardou may be liable Governmen	milar term. dless of when e or potential ntal unit	they occurred.	or in violation of an environmental law?	Date of
∎ / t eport a	toxic substance, hazardous material, pollutant, coall notices, releases, and proceedings that you know as any governmental unit notified you that you have a likely on the coally likely	Government Number Streen	milar term. dless of when e or potential ntal unit tal unit	they occurred.	or in violation of an environmental law?	Date of
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Deb	tor 1	Tashica		D	Davis	Case	number (if known)	
		First Name		Middle Name	Last Name			
00	Harr							_
26.	Hav	e you been a party	in any judio	ciai or administr	ative proceeding under	any environmenta	al law? Include settlements and order	S.
	V	No						
	П	Yes. Fill in the deta	ils.					
					Court or agency		Nature of the case	Status of the
					Court of agency		Nature of the case	case
		Case title						5.05
				<u> </u>				Pending
					Court Name			
								On appeal
		Case number			Number Street			Concluded
					_			
					City State	Zip Code		
Dorf	. 44.	Give Details A	hout Vour	Rusiness of	Connections to An	v Business		
Part	111:	Give Details A	bout four	Busiliess of	Connections to An	ly busiliess		
27.	\//i+l	hin 4 years before	vou filed for	hankruntev die	l vou own a business or	have any of the fo	ollowing connections to any business	• 2
21.	VVIL	illii 4 years belore	you med for	bankruptcy, uic	i you own a business or	nave any or the it	bildwing connections to any business) :
		A sole propriet	or or self-em	ployed in a trade,	profession, or other activit	y, either full-time or	r part-time	
				-) or limited liability partners		•	
		A partner in a		ly company (LLC	y or miniod hability partition	Simp (LLI)		
				aina avaartira at	. a comparation			
				ging executive of				
		An owner of at	least 5% of t	he voting or equi	ty securities of a corporatio	n		
	V	No. None of the abo	ove applies. G	Go to Part 12.				
	Ħ				ls below for each business			
	ш	Tool of Tool Can that C	App., 400.00					umbar Da nat
					Describe the natu	ire of the busines	Employer Identification n include Social Security no	
							morade docial decurity in	umber of frit.
		Business Name			_		EIN:	
		Dusiness Name						
		Number Street					Dates business existed	
		Number Street			Name of accounta	ant or bookkeepe	er	
			<u> </u>				From To	
		City	State	Zip Code			11011110	
					Describe the natu	re of the busines	s Employer Identification r	umber Do not
							include Social Security no	
							EIN:	
		Business Name					L.114.	
		Number Street					Dates business existed	
					Name of account	ant or bookkeepe	er	
		City	State	Zip Code			From To	
		Oily	Oldio	2.p 0000				
					Describe the natu	ire of the busines		
							include Social Security no	umber or ITIN.
							EIN:	
		Business Name						
		Number Street					Dates business existed	
					Name of account	ant or bookkeepe	PF	
		City	State	Zip Code			From To	
				p 2000				

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Debtor	1 Tashica		D	Davis	Case number (if known)
	First Name		Middle Name	Last Name	
	•	rs before you filed fo other parties.	or bankruptcy, did y	ou give a financial statemer	t to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill i	n the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Name				
	Numbe	r Street		_	
		_		<u> </u>	
	City	State	Zip Code		
Part 12	2: Sign E	Below			
tru	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	3	(s/ Tashica Da	iis		×
		Signature of Debto			Signature of Debtor 2
		Date 10/21/2016			Date
Die	d you attac	h additional pages to	Your Statement o	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
✓	No				
Ē	Yes				
Die	d you pay o	r agree to pay some	one who is not an a	attorney to help you fill out b	ankruptcy forms?
✓	No				
	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Tashica	D	Davis		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if fili	ng) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois	_	
Case number (If known)			(State)	_	

Check if this	is an
amended	filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

Part 1: List Your Creditors Who Have Secured Claims

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property as exempt on Schedule C? secures a debt? Creditor's Surrender the property. No. name: CRESCENT BANK AND TRUS Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 054 Automobile Retain the property and [explain]: No. Surrender the property. Creditor's name: Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement.

securing debt:

Retain the property and [explain]:

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Debtor	Tashica	D	Davis	Case number (if		
1	First Name	Middle Name	Last Name	known)		
iot Vou	ur Unavaired Personal Pr	onorty Logge		Part 2:		
	ur Unexpired Personal Pr		Shadula G: Evacutory Cont	tracts and Unexpired Leases (Official Form 106G), fill in the		
informa	tion below. Do not list real esta	ite leases. Unexpired leas	ses are leases that are still	in effect; the lease period has not yet ended. You may assume		
an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).						
Des	scribe your unexpired personal	property leases		Will the lease be assumed?		
Les	sor's name:			□ No □ Yes		
	scription of leased perty:					
Les	sor's name:			☐ No ☐ Yes		
	scription of leased perty:					
Les	sor's name:			☐ No ☐ Yes		
	scription of leased perty:					
Les	sor's name:			☐ No ☐ Yes		
	scription of leased perty:					
Les	sor's name:			□ No □ Yes		
	scription of leased perty:					
Les	sor's name:			☐ No ☐ Yes		
	scription of leased perty:					
Les	sor's name:			☐ No ☐ Yes		
	scription of leased perty:					
Part 3:	Sign Below					
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any person property that is subject to an unexpired lease.						
x /	s/ Tashica Davis		×			
	ignature of Debtor 1			e of Debtor 1		
D	ate 10/21/2016		Date	M/DD/YYYY		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Tashica D Davis	-	Case No.	
-	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATI	ON OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and that compensation paid to me within services rendered or to be rendered is as follows:	in one year before the fi	iling of the petition in bankruptcy, or	r agreed to be paid to me, for
	For legal services, I have agreed to	o accept		\$1,425.00
	Prior to the filing of this statement	I have received		\$0.00
	Balance Due			\$1,425.00
2.	. The source of the compensation pa	aid to me was:		
	✓ Debtor	Other (spe	ecify)	
3.	. The source of the compensation pa	aid to me is:		
	Debtor	Other (spe	ecify)	
4.	I have not agreed to share the members and associates of my	above-disclosed compe y law firm.	ensation with any other person unle	ss they are
		law firm. A copy of the	tion with a other person or persons agreement, together with a list of t	
5.	In return for the above-disclosed fe a. Analysis of the debtor's finar bankruptcy;	_	der legal service for all aspects of dering advice to the debtor in detern	
	b. Preparation and filing of any	y petition, schedules, st	atements of affairs and plan which	may be required;
	c. Representation of the debto	or at the meeting of cred	itors and confirmation hearing, and	any adjourned hearings thereof;
6.	. By agreement with the debtor(s), th	ne above-disclosed fee	does not include the following servi	ices:
		CERTI	FIGATION	
	1		FICATION	
	I certify that the foregoing is a compl he debtor(s) in this bankruptcy proceed		greement or arrangement for payin	lent to me for representation
	10/21/2016		/s/ Yisroel Y Moskovits	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Davis, Tashica D	Case No				
_	Debtor(s)	_ Gase No				
		Chapter.	Chapter7			
	VERIFICATION OF CREDITOR MATRIX					
	The above named Debtors hereby verify that the	e attached list of creditors is true a	nd correct to the best of their	^r knowledge		
Date:	10/21/2016	/s/ Davis, Tashica I	0			
		Davis, Tashica D Signature of Debto				

EDFINANCIAL SVCS 120 N. Seven Oaks Knoxville , TN 37922

CCI 501 Greene Street # 302 Augusta , GA 30901

CRESCENT BANK AND TRUS 5401 JEFFERSON HWY STE D HARAHAN , LA 70123

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444

EDFINANCIAL SVCS 120 N. Seven Oaks Knoxville , TN 37922

FEDERAL LOAN SERVICE P.O. Box 60610 Harrisburg, PA 17106

Navient 1002 ARTHUR DR LYNN HAVEN , FL 32444

FEDERAL LOAN SERVICE P.O. Box 60610 Harrisburg, PA 17106

ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, FL 32256

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE , FL 32256

FEDERAL LOAN SERVICE P.O. Box 60610 Harrisburg, PA 17106

ENHANCED RECOVERY 8014 BAYBERRY RD Case 16-33625 Doc 1 Filed 10/21/16 Entered 10/21/16 11:53:58 Desc Main Document Page 69 of 71

JACKSONVILLE, FL 32256

MIDLAND FUNDING 2365 Northside Drive San Diego , CA 92108

MDNGHT VLVT P.O. Box 800849 c/o M.E. Bennett Dallas , TX 75380

Midnight Velvet c/o M.E Bennett 1112 7TH AVE POB 2821 Monroe , WI 53566

CREDIT MGMT 4200 INTERNATIONAL CARROLLTON, TX 75007

portfolio recovery P.O. Box 12914 Norfolk , VA 23541

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN 55164

IDES P O Box 4385 Benefit Payment Control Division Chicago , IL 60680

Glendale Heights Public Works 1615 Glen Ellyn Rd Glendale Heights, IL 60139

Lane Bryant P O Box 659728 San Antonio , TX 78265

Illinois Department of Unemployment 4519 W Main St Belleville , IL 62226

Premier Bankcard P.O. BOX 7999 C/O Jefferson Capital Systems LLC Saint Cloud , MN 56302

Nicor Gas PO Box 5407 Carol Stream , IL 60197 Case 16-33625 Doc 1 Filed 10/21/16 Entered 10/21/16 11:53:58 Desc Main Document Page 71 of 71